

Form b18

UNITED STATES BANKRUPTCY COURT
Southern District of Ohio

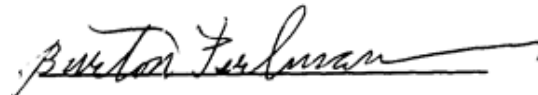
In Re:)	
)	
John A. Kilgore)	
3531 St. Rt. 132)	
Amelia, OH 45102)	
)	
)	
)	Case No.: 1:03-bk-19218
)	
)	
Wendy A. Kilgore)	
Debtor(s))	
)	
)	
)	Chapter: 7
)	
)	
Social Security Number:)	
Debtor: xxx-xx-7734)	
Joint: xxx-xx-2450)	

DISCHARGE OF DEBTOR

It appearing that the debtor(s) is entitled to a discharge, **IT IS ORDERED:** The debtor(s) is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

Dated: 3/30/04

BY THE COURT:



Burton Perlman
United States Bankruptcy Judge

SEE BACK OF THIS ORDER FOR IMPORTANT INFORMATION

EXPLANATION OF BANKRUPTCY DISCHARGE
IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a discharged debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the discharged the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts that are in the nature of alimony, maintenance, or support;
- c. Debts for most student loans;
- d. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- f. Some debts which were not properly listed by the debtor;
- g. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- h. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Enterprise Systems Incorporated
11487 Sunset Hills Road
Reston, Virginia 20190-5234

CERTIFICATE OF SERVICE

District/off: 0648-1
Case: 03-19218

User: admin
Form ID: bl8

Page 1 of 1
Total Served: 36

Date Rcvd: Mar 31, 2004

The following entities were served by first class mail on Apr 02, 2004.

db John A. Kilgore, 3531 St. Rt. 132, Amelia, OH 45102
jdb Wendy A. Kilgore, 3531 St. Rt. 132, Amelia, OH 45102
aty Edward J Boll, III, 120 East Fourth Street, 8th Floor, PO Box 5480, Cincinnati, OH 45202
aty Gregory D Delev, 432 Walnut St., Suite 1050, Cincinnati, OH 45202
tr E. Hanlin Bavelly, 432 Walnut Street Suite 850, Cincinnati, OH 45202
ust Asst US Trustee (Cin), Office of the US Trustee, 36 East Seventh Street, Suite 2050, Cincinnati, OH 45202
6748206 ABN AMRO Mort Group, Dept 8241, 135 S. Lasalle St, Chicago, IL 60674
6748207 ACB American, Inc., P.O. Box 2548, Cincinnati, OH 45201
6748208 Alliance One, 644 Linn St., Suite 601, Cincinnati, OH 45203
6748215 CSC Credit Services, P.O. Box 674402, Houston, TX 77267
6748209 Capital One, P.O. Box 85147, Richmond, VA 23285
6748210 Chase, P.O. Box 52050, Phoenix, AZ 85072
6748211 Children's Hospital Medical Center, 3333 Burnet Ave., Cincinnati, OH 45229
6748212 Citibank, P.O. Box 8112, South Hackensack, NJ 07606
6748213 Controlled Credit Corp., 3687 Warsaw Ave., Cincinnati, OH 45205
6748214 Cross Country Bank, P.O. Box 310728, Boca Raton, FL 33431
6748217 Eastern Cincinnati Orthopaedic, Inc., 1489 Solutions Center, Chicago, IL 60677
6748218 Experian, 701 Experian Parkway, P.O. Box 2002, Allen, TX 75013
6748219 G.E. Capital, P.O. Box 9001557, Louisville, KY 40290
6748220 GMAC, P.O. Box 5180, Carolstream, IL 60197
6748222 Home Improvement Loans, P.O. Box 530920, Dept. 98, Atlanta, GA 30353
6748224 J. Robert True, 101 E. Main St., Batavia, OH 45103
6748225 Mercy Health Partners*, 4600 McAuley Place, Cincinnati, OH 45242
6748228 Ohio Dept. of Taxation, c/o Attorney General-Rev Rec, Attn: Bankruptcy Staff, 101 E. Town St., Columbus, OH 43215
6748227 Ohio Dept. of Taxation, Attn: Bankruptcy Division, P.O. Box 530, Columbus, OH 43266
6748229 Perioperative Medical Consultant, P.O. Box 632335, Cincinnati, OH 45263
6748230 Providian, 4460 Rosewood Drive., Building 6, Pleasanton, CA 94588
6748231 Qualified Emergency Specialists, 1472 Solutions Center, Chicago, IL 60677-1004
6748232 Trans Union Corporation, 2 Baldwin Place, P.O. Box 1000, Chester, PA 19022
6748233 Tri Health Bethesda, 619 Oak Street, Cincinnati, OH 45206
6748234 U.S. Attorney, 221 E. Fourth St., Suite 400, Cincinnati, OH 45202

The following entities were served by electronic transmission on Apr 01, 2004 and receipt of the transmission was confirmed on:

aty E-mail: blake@mezherlaw.com Apr 01 2004 00:05:10 Kathleen D Mezher, 8075 Beechmont Avenue, Second Floor, Cincinnati, OH 45255
6748212 EDI: CITICORP.COM Apr 01 2004 00:27:00 Citibank, P.O. Box 8112, South Hackensack, NJ 07606
6748216 E-mail: mrdiscen@discoverfinancial.com Apr 01 2004 00:09:25 Discover, P.O. Box 8003, Hilliard, OH 43026
6748221 EDI: TSYS.COM Apr 01 2004 00:27:00 Home Depot, P.O. Box 105981, Dept. 51, Atlanta, GA 30353
6748223 EDI: IRS.COM Apr 01 2004 00:28:00 Internal Revenue Service, Special Procedures Section, P.O. Box 1579, Cincinnati, OH 45201
6748226 E-mail: Bankruptcy.CLS.NCC@nationalcity.com Apr 01 2004 00:06:05 National City Bank, 6 North Main Street, Dayton, OH 45412
6748230 EDI: PROVID.COM Apr 01 2004 00:27:00 Providian, 4460 Rosewood Drive., Building 6, Pleasanton, CA 94588

TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr ABN AMRO Mortgage Group Inc
cr OHIO DEPT OF TAXATION

TOTALS: 2, * 0

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 02, 2004

Signature:

